



Crisis Cover Series

Supplementary Benefit

Provides Extra Cash to

Ease You from Life's Uncertainties

Don't be Financially Burdened by Unexpected Medical Crisis

Health is an invaluable asset to all of us. No matter how well we are doing right now, an unexpected life-threatening illness may stop us from enjoying the many fine things in life. Prudential understands your worries, so we bring **Crisis Cover Series** to help relieve your financial burden should a mishap happen.

Enjoy Comprehensive Coverage for 40 Major Diseases^{#1}

Crisis Cover Series is a series of supplementary benefits which provides the life assured with coverage for a wide array of 40 major diseases. The plans not only cover common diseases such as Cancer, Heart Disease and Stroke, it also protects you against other diseases such as Severe Rheumatoid Arthritis, Brain Surgery and many more.

Get Substantial Support that Frees You From Financial Worries

By joining different plans under **Crisis Cover Series**, you can enjoy different levels of financial protection in times of medical crisis.

- **Crisis Cover:** A supplementary plan available to any person aged 16 to 65 (age next birthday), depending on the basic life plan to which this plan is attached. A lump sum cash payment advanced from the basic life plan will be payable upon the diagnosis of any of the covered major diseases. Premium will remain constant throughout the premium term^{#2}.
- **Juvenile Crisis Cover:** A juvenile supplementary plan available to children aged 1^{#3} to 15 (age next birthday), depending on the basic life plan to which this plan is attached. A lump sum cash payment advanced from the basic life plan will be payable^{#4} upon the diagnosis of any of the covered major diseases. Premium will remain constant throughout the premium term^{#2}.
- **Crisis Cover Plus:** If you do not want to advance the benefit from your basic life plan, you may choose this supplementary plan which is available to any person aged 16 to 55 (age next birthday). This additional cash benefit will be payable should any of the covered major diseases be diagnosed. Premium will be adjusted every 5 years^{#2} according to the life assured's current attained age.

Carefree Coverage Up to Age 100 with Premium Term as Short as 5 years

With the choice of USD and HKD policy, **Crisis Cover** and **Juvenile Crisis Cover** provide a variety of benefit terms of as long as up to age 100 (age next birthday) and a wide range of premium term as short as 5 years to match your financial requirements. The availability of choices of currency, benefit terms and premium terms depends on the basic life plan to which these plans are attached. For **Crisis Cover Plus**, the benefit term lasts until age 70 (age next birthday).

Cash Benefit that Suits Your Needs Flexibly

In the event of diagnosis of covered major disease, you are free to use the lump sum benefit in any way you see fit. Besides medical and hospital charges, you can also use the cash to pay for mortgage, household expenses or children's education costs.

Combine Plans to Build a Complete Safety Net

The plans under **Crisis Cover Series** can ride on our various selected life insurance plans, giving you a combination of living benefit and life protection.

➤ **Act Now to Secure the Best Possible Coverage.** We can never foresee unfortunate events. That's why it is important to protect yourself and your loved ones for those rainy days. For further details, please contact your consultant or call our Customer Service Hotline at **2281 1333**.

^{#1} Crisis Cover Benefit is payable for covered major diseases diagnosed within 90 days from the benefit effective date provided that such major diseases are caused by an accident and are diagnosed within 90 days from the date of the accident. Crisis Cover Benefit is payable for each major disease once only and the benefit will be terminated upon payment of the Crisis Cover Benefit on any major diseases.

^{#2} Prudential reserves the right to review the premium rates on each policy anniversary and adjust the premium rates accordingly across a particular risk class.

^{#3} Age 1 (age next birthday) means that the life proposed must be at least 30 days old when the proposal form is signed.

^{#4} If the covered major disease is diagnosed before the age of 1, the benefit will be reduced by 50%; if the covered major disease is diagnosed at or after the age of 1 but before the age of 2, the benefit will be reduced by 25%.



Crisis Cover Series

List of Covered Major Diseases

1. Cancer

Illnesses related to the Heart

2. Cardiomyopathy
3. Coronary Artery Disease
Requiring Surgery
4. Heart Attack
5. Heart Valve and Structural
Surgery
6. Primary Pulmonary Arterial
Hypertension
7. Surgery to the Aorta

Illnesses related to the Nervous System

8. Alzheimer's Disease
9. Bacterial Meningitis
10. Benign Brain Tumour
11. Brain Surgery
12. Coma
13. Encephalitis
14. Major Head Trauma
15. Motor Neurone Disease
16. Multiple Sclerosis
17. Muscular Dystrophy
18. Paralysis
19. Parkinson's Disease
20. Poliomyelitis
21. Stroke

Illnesses related to Major Organs and Functions

22. Blindness
23. Chronic Liver Disease
24. Deafness
25. End Stage Lung Disease
26. Fulminant Viral Hepatitis
27. Kidney Failure
28. Loss of Independent
Existence (before age 66^{#5})
29. Loss of Speech
30. Major Burns
31. Major Organ Transplantation
32. Medullary Cystic Disease
33. Severance of Limbs
34. Total and Permanent Disability
(before age 66^{#5})

Other Major Illnesses

35. AIDS due to Blood Transfusion
36. Aplastic Anaemia
37. Elephantiasis
38. Occupationally Acquired HIV
39. Severe Rheumatoid Arthritis
40. Terminal Illness

Exclusions

Prudential shall not pay any benefit if the major diseases

- existed before the effective date of the benefit or the date of any reinstatement; or
- occurs within 90 days from the effective date of the benefit or from the date of any reinstatement arising from causes other than an accident^{#1}; or
- is a direct or indirect result of
 - attempted suicide or self-inflicted injuries while sane or insane; or
 - Acquired Immune Deficiency Syndrome (AIDS), any Human Immunodeficiency Virus or any related or associated condition or AIDS Related Complex; or
 - any congenital or inherited disorder except Muscular Dystrophy (applicable to disorder appeared or was diagnosed before the life assured reaches age 15^{#5}); or
 - an activity or disease under the exclusion(s) for the benefit shown on the Special Provision (if any); or
- of Total and Permanent Disability is a direct or indirect result of
 - war, hostilities (whether war is declared or not), rebellion, insurrection, riot or civil commotion; or
 - alcohol, narcotics or drugs unless taken as prescribed by a registered doctor; or
 - travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger or a scheduled public air service.

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#5 Age next birthday.

Note:

The details listed above are for reference only and do not constitute any contract or any part thereof between Prudential Hong Kong Limited and any other parties. Regarding other details and the terms and conditions of various plans under Crisis Cover Series, please refer to the policy document. Prudential will be happy to provide a specimen of the policy document upon your request.

All cheques for premium payments should be crossed and made payable to "Prudential Hong Kong Limited".

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